

IN RE:

RONALD E. ORLOWSKI
SUSAN M. ORLOWSKI
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:13-10078 TPA

Chapter 13

Document No.: 180

ORDER OF COURT

AND NOW, this 17th day of May, 2018, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT

U.S. BANKRUPTCY JUDGE

vas

In re:
 Ronald E. Orlowski
 Susan M. Orlowski
 Debtors

Case No. 13-10078-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: dkam
 Form ID: pdf900

Page 1 of 3
 Total Noticed: 58

Date Rcvd: May 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2018.

db/jdb +Ronald E. Orlowski, Susan M. Orlowski, 11013 Morgan Road, Wattsburg, PA 16442-9133
 cr +BAC Home Loan Servicing, LP, 7105 Corporate Drive, Mail Stop PTX-B-209, Plano, TX 75024-4100
 cr +BANK OF AMERICA, N.A., 2380 Performance Dr, Richardson, TX 75082-4333
 cr +Credit Acceptance Corporation, c/o Deily, Mooney & Glastetter, LLP, 8 Thurlow Terrace, Albany, NY 12203-1006
 cr +Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
 cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C., 51 East Bethpage Road, Plainview, NY 11803-4224
 13551277 +AES/XLSCIT, PO Box 2461, Harrisburg, PA 17105-2461
 13551276 +Aes / PNC Education Loan Center, PO Box 8183, Harrisburg, PA 17105-8183
 13551278 +Andrew F. Gornall, Esquire, Goldbeck, McCafferty & McKeever, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 13557404 Associated Clinical Laboratories, PO Box 71312, Philadelphia, PA 19176
 13551280 +BAC Home Loans Servicing, LP, 7105 Corporate Drive, Mail Stop PTX-B-281, Plano, TX 75024-4100
 13551279 +BAC Home Loans Servicing, LP, Bankruptcy Department, 7105 Corporate Drive, Plano, TX 75024-4100
 13624482 +Bank of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100
 13557406 +Berkheimer, 50 North 7th Street, PO Box 995, Bangor, PA 18013-0995
 13551281 +Brian E Caine, 8 Thurlow Terrace, Albany, NY 12203-1006
 13551282 +Capital One Bank, Attn: American Infosource Lp, PO Box 71083, Charlotte, NC 28272-1083
 13581466 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 13551285 +Countrywide Home Lending, Attention: Bankruptcy CA6-919-01-41, PO Box 5170, Simi Valley, CA 93062-5170
 13551286 +Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
 13557402 +Cti Physical Therapy, 300 State Street, Suite 104, Erie, PA 16507-1428
 13551288 ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550
 (address filed with court: Direct TV, 2230 East Imperial Highway, El Segundo CA 90245)
 13557405 ++EAR NOSE AND THROAT SPECIALISTS OF NW PA, 1645 WEST 8TH STREET, ERIE PA 16505-5007
 (address filed with court: Ear Nose & Throat Specialists of NW PA, 3580 Peach Street, Erie, PA 16508)
 13920971 ECMC, PO Box 16408, St. Paul, MN 55116-0408
 13604791 +ECMC, LOCKBOX 8682, P.O. Box 16478, St. Paul, MN 55116-0478
 13551290 +Erie County Tax Claim Bureau, 140 West 6th Street, Room 110, Erie, PA 16501-1073
 13557411 +Great Lakes, PO Box 530229, Atlanta, GA 30353-0229
 13551291 +HSBC Bank, Attn: Bankruptcy, PO Box 5213, Carol Stream, IL 60197-5213
 13557401 +Hamot Surgery Center, 200 State Street, Erie, PA 16507-1499
 13557399 +Hand Microsurgery and Reconstruction, 300 State Street, Suite 205, Erie, PA 16507-1429
 13557407 +Jack's Repair Shop, Inc., 9994 Bailey Hill Road, Sherman, NY 14781-9710
 14664290 +Nationstar Mortgage LLC, PO Box 619094, Dallas, TX 75261-9094
 13557398 +North American Partners in Anesthesia, Pennsylvania, LLP, PO Box 275, Glen Head, NY 11545-0275
 13557400 +Ob / Gyn Associates of Erie, 100 Peach Street, Suite 300, Erie, PA 16507-1423
 13551294 +Orchard Bank, PO Box 60501, City of Industry CA 91716-0501
 13551296 #+Penelec, PA Electric Company, a FirstEnergy Co., 331 Newman Springs Road, Building 3, Red Bank, NJ 07701-6771
 13560499 +Pennsylvania Electric Company, a First Energy Company, 331 Newman Springs Road, Building 3, Red Bank, NJ 07701-5688
 13551297 +Southern Chautauqua Federal Credit Union, 168 East Fairmont Avenue, Lakewood NY 14750-1942
 13551298 +St. Vincent Hospital, 232 West 25th Street, Erie, PA 16544-0001
 13551289 +Student Loan Xpress, Inc., 1 CIT Drive, Livingston NJ 07039-5703
 13557403 +UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
 13576925 US Dept of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: EBN_AIS@AMERICANINFO SOURCE.COM May 18 2018 02:01:12
 Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
 13601653 E-mail/PDF: EBN_AIS@AMERICANINFO SOURCE.COM May 18 2018 02:01:11
 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
 13551284 +E-mail/Text: bankruptcy@firstenergycorp.com May 18 2018 01:55:54 Collection Service Center, 839 5th Avenue, New Kensington, PA 15068-6303
 13551287 +E-mail/PDF: creditonebknotifications@resurgent.com May 18 2018 02:00:11 Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
 13551292 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 18 2018 02:00:05
 Hsbc Bank Nevada, N.A., c/o PRA Receivables Management, LLC, PO Box 12907, Norfolk, VA 23541-0907
 13557409 +E-mail/Text: cio.bnccmail@irs.gov May 18 2018 01:55:19 Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346

District/off: 0315-1

User: dkam
Form ID: pdf900

Page 2 of 3
Total Noticed: 58

Date Rcvd: May 17, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

13652028 E-mail/PDF: resurgentbknotifications@resurgent.com May 18 2018 02:00:13
LVNV Funding, LLC its successors and assigns as, assignee of HSBC Card Services (III),
Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13551293 +E-mail/PDF: resurgentbknotifications@resurgent.com May 18 2018 02:01:09 Lvnv Funding Llc,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13625041 E-mail/PDF: EBN_AIS@AMERICANINFO SOURCE.COM May 18 2018 02:00:17 Midland Funding LLC,
by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457
13582131 E-mail/Text: blegal@phfa.org May 18 2018 01:55:50 PHFA/HEMAP, 211 NORTH FRONT ST,
PO BOX 8029, HARRISBURG, PA 17105
13651674 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 18 2018 02:01:03
Portfolio Recovery Associates LLC, P.O. Box 41067, Norfolk, VA 23541
13651169 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 18 2018 02:01:03
Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
13551295 +E-mail/Text: blegal@phfa.org May 18 2018 01:55:51 Pa Housing Finance Agency,
211 North Front Street, Harrisburg, PA 17101-1406
13551335 +E-mail/Text: philadelphia.bnc@ssa.gov May 18 2018 01:56:13 Social Security,
717 State Street Highmark Building, Suite 500, Erie PA 16501-1388
13551299 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com May 18 2018 01:55:08
Verizon, 500 Technology Drive, #550, St Charles, MO 63304-2225
13551300 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com May 18 2018 01:55:08
Verizon Wireless, 500 Technology Drive #550, St. Charles, MO 63304-2225
13653540 +E-mail/Text: bnc-bluestem@quantum3group.com May 18 2018 01:56:18 Webbank-Fingerhut,
6250 Ridgewood Rd, St. Cloud, MN 56303-0820

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank of America, N.A.
cr Nationstar Mortgage LLC
cr Seterus, Inc., as the authorized subservicer for F
cr Wells Fargo Bank, National Association
cr Wells Fargo Bank, National Association Successor b
cr* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr* Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457
13557410* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Office of District Counsel,
1000 Liberty Center, Suite 601C, Pittsburgh, PA 15222)
13557408* Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
13625042* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457
13551283 ##+CBE Group, 7700 West 119th Street, Overland Park, KS 66213-1104
13971153 ##Federal National Mortgage Association, PO Box 2008, Grand Rapids, MI 49501-2008
TOTALS: 5, * 5, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: dkam
Form ID: pdf900

Page 3 of 3
Total Noticed: 58

Date Rcvd: May 17, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Nationstar Mortgage LLC andygornall@latouflawfirm.com
Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com
Daniel P. Foster on behalf of Debtor Ronald E. Orlowski dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Plaintiff Susan M. Orlowski dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Joint Debtor Susan M. Orlowski dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Plaintiff Ronald E. Orlowski dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
Heather Stacey Riloff on behalf of Creditor Seterus, Inc., as the authorized subservicer for
Federal National Mortgage Association ("Fannie Mae") heather@mvrlegal.com, Michelle@mvrlegal.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmllawgroup.com
James A. Prostko on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com,
james.prostko@phelanhallinan.com
Jay B. Jones on behalf of Creditor BAC Home Loan Servicing, LP pawb@fedphe.com
Jeniece D. Davis on behalf of Creditor Federal National Mortgage Association
jeniece@mvrlegal.com, bonnie@mvrlegal.com
Joseph P. Schalk on behalf of Creditor BANK OF AMERICA, N.A. jschalk@barley.com,
sromig@barley.com
Lara Shipkovitz Martin on behalf of Creditor Wells Fargo Bank, National Association
lmartin@berNSTeinlaw.com, cwirick@berNSTeinlaw.com;cwirick@ecf.courtdrive.com
Mario J. Hanyon on behalf of Creditor Nationstar Mortgage LLC pawb@fedphe.com
Matthew Christian Waldt on behalf of Creditor Wells Fargo Bank, National Association
Successor by Merger to Wells Fargo Bank Minnesota, As Trustee for Delta Funding Corporation,
Home Equity Loan Asset-Backed Certificates, Series 2000-4 mwaldt@milsteadlaw.com,
bkecf@milsteadlaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Robert P. Wendt on behalf of Creditor Bank of America, N.A. pawb@fedphe.com
Ronda J. Winnecour cmeccf@chapter13trusteeewda.com
Tina M. Fryling on behalf of Joint Debtor Susan M. Orlowski tinafryling@gmail.com,
tfryling@mercyhurst.edu;r53088@notify.bestcase.com
Tina M. Fryling on behalf of Debtor Ronald E. Orlowski tinafryling@gmail.com,
tfryling@mercyhurst.edu;r53088@notify.bestcase.com
William E. Craig on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com,
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 21